

Table I.B.3.b.(1)(1998) Percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	85.1%	86.8%	84.7%	83.4%	84.2%	85.8%	84.7%	85.3%
Industry group								
Agric., fish., forest.	80.2%	77.8%	63.1%	64.0%	76.7%	94.5%	72.8%	85.3%
Mining	94.3%	90.0%	95.0%	99.7%	91.7%	94.9%	93.6%	94.3%
Construction	77.8%	86.8%	83.1%	76.3%	68.9%	72.4%	84.0%	70.4%
Manufacturing	93.3%	84.6%	91.1%	91.7%	91.5%	95.2%	89.3%	94.0%
Transp., commu., util.	88.5%	87.8%	90.9%	86.6%	88.6%	88.7%	89.0%	88.5%
Wholesale trade	88.4%	82.4%	91.1%	88.6%	87.4%	89.1%	87.9%	88.5%
Retail trade	78.4%	84.9%	83.5%	81.0%	76.4%	76.9%	82.9%	77.2%
Fin., ins., real est.	89.1%	89.1%	68.9%	92.8%	92.1%	89.7%	83.1%	90.3%
Services	81.7%	88.6%	85.7%	79.8%	81.3%	79.9%	83.8%	80.9%
Unknown	70.8% *	70.8% *	*****	*****	*****	*****	70.8% *	*****
Ownership								
For profit, incorporated	85.7%	87.5%	85.2%	83.6%	84.7%	86.5%	85.1%	85.9%
For profit, unincorporated	85.4%	87.9%	82.4%	78.3%	85.4%	88.7%	85.2%	85.6%
Nonprofit	83.7%	81.4%	82.4%	84.6%	81.8%	86.0%	81.9%	84.3%
Unknown	78.3%	*****	*****	85.2%	86.1%	77.5%	94.4%	78.3%
Age of firm								
Less than 5 years	80.4%	87.5%	76.0%	69.4%	80.3%	91.3%	79.5%	81.7%
5-9 years	83.0%	88.5%	82.7%	81.5%	80.7%	82.4%	85.2%	80.6%
10-19 years	85.3%	87.1%	87.7%	84.6%	81.7%	87.8%	86.8%	84.0%
20 or more years	87.6%	86.0%	85.9%	85.2%	85.9%	90.5%	84.8%	88.5%
Unknown	82.4%	46.2% *	84.4%	85.9%	81.7%	82.4%	78.8%	82.4%
Multi/single status								
2 or more locations	87.1%	97.1%	94.4%	92.0%	88.7%	86.0%	92.4%	86.9%
1 location only	81.3%	86.6%	83.3%	80.2%	74.6%	76.5%	83.7%	77.1%
Percent full-time employees								
Less than 25%	88.7%	90.8%	85.4%	90.9%	84.5%	93.5%	91.3%	87.5%
25-49%	82.9%	91.5%	88.0%	86.6%	80.4%	81.3%	89.3%	81.4%
50-74%	87.7%	85.1%	85.4%	85.8%	87.8%	89.4%	85.8%	88.4%
75% or more	85.0%	86.9%	84.5%	83.1%	83.9%	85.7%	84.5%	85.1%
Union presence								
No union employees	83.6%	87.2%	85.1%	83.9%	83.5%	82.3%	85.1%	83.0%
Has union employees	89.0%	84.1%	85.0%	81.0%	87.2%	90.8%	83.8%	89.6%
Unknown	89.9%	84.3%	75.1%	71.6%	85.7%	92.1%	75.5%	91.2%
Percent low wage employees								
50% or more low wage	69.5%	73.7%	77.3%	61.7%	61.9%	78.7%	69.0%	69.7%
Less than 50% low wage	87.3%	87.8%	85.7%	85.3%	86.4%	90.1%	86.0%	87.9%
Unknown	83.2%	81.3%	71.2%	74.1%	80.5%	83.7%	75.2%	83.4%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I. B. 3. b. (1) (1998) Standard error for percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0. 49%	1. 15%	0. 99%	1. 38%	0. 71%	0. 75%	0. 87%	0. 48%
Industry group								
Agric., fish., forest.	3. 85%	3. 81%	7. 28%	6. 41%	13. 04%	1. 57%	4. 69%	3. 87%
Mining	1. 47%	13. 93%	20. 13%	14. 89%	5. 32%	1. 38%	3. 59%	1. 56%
Construction	1. 22%	1. 62%	2. 43%	2. 56%	3. 45%	6. 47%	1. 13%	2. 25%
Manufacturing	0. 65%	4. 32%	1. 09%	0. 90%	1. 01%	0. 36%	2. 10%	0. 49%
Transp., commu., util.	1. 93%	2. 16%	1. 86%	2. 29%	3. 23%	2. 56%	0. 91%	2. 22%
Wholesale trade	1. 02%	3. 84%	2. 04%	1. 97%	2. 26%	1. 80%	1. 75%	1. 25%
Retail trade	0. 85%	2. 99%	0. 71%	1. 60%	1. 93%	1. 37%	1. 56%	1. 15%
Fin., ins., real est.	0. 79%	1. 82%	7. 63%	1. 39%	1. 34%	1. 42%	3. 71%	1. 16%
Services	1. 30%	1. 45%	1. 11%	3. 22%	1. 32%	1. 65%	2. 10%	1. 21%
Unknown	21. 55% *	21. 55% *	*****	*****	*****	*****	21. 55% *	*****
Ownership								
For profit, incorporated	0. 60%	1. 44%	1. 19%	1. 53%	0. 86%	0. 82%	1. 01%	0. 62%
For profit, unincorporated	1. 06%	1. 22%	1. 85%	3. 81%	3. 22%	2. 56%	0. 78%	2. 11%
Nonprofit	1. 02%	3. 80%	2. 48%	2. 57%	1. 99%	1. 68%	2. 47%	0. 96%
Unknown	1. 94%	*****	*****	8. 04%	3. 99%	1. 99%	26. 34%	1. 94%
Age of firm								
Less than 5 years	2. 01%	1. 66%	5. 21%	3. 20%	2. 82%	3. 26%	2. 62%	3. 53%
5-9 years	1. 77%	1. 77%	2. 69%	1. 77%	3. 06%	4. 99%	1. 21%	2. 60%
10-19 years	0. 82%	1. 44%	0. 87%	1. 24%	2. 00%	2. 54%	0. 85%	1. 45%
20 or more years	0. 67%	2. 59%	0. 99%	2. 32%	0. 66%	0. 82%	2. 10%	0. 53%
Unknown	0. 94%	15. 24% *	16. 27%	3. 00%	2. 39%	1. 10%	7. 71%	0. 94%
Multi/single status								
2 or more locations	0. 54%	1. 29%	1. 03%	1. 09%	0. 78%	0. 80%	1. 28%	0. 61%
1 location only	0. 91%	1. 20%	1. 27%	1. 76%	1. 37%	6. 60%	1. 01%	1. 47%
Percent full-time employees								
Less than 25%	2. 03%	3. 74%	5. 66%	2. 54%	4. 37%	2. 46%	2. 46%	2. 21%
25-49%	1. 07%	1. 04%	3. 63%	1. 67%	2. 78%	1. 23%	1. 44%	1. 29%
50-74%	0. 79%	1. 87%	2. 25%	1. 77%	1. 50%	1. 06%	1. 47%	0. 91%
75% or more	0. 49%	1. 18%	1. 13%	1. 47%	0. 63%	0. 78%	0. 92%	0. 48%
Union presence								
No union employees	0. 58%	0. 93%	0. 78%	1. 55%	0. 68%	0. 92%	0. 96%	0. 55%
Has union employees	0. 81%	3. 84%	3. 51%	3. 24%	2. 18%	0. 91%	2. 41%	0. 92%
Unknown	1. 84%	7. 38%	6. 19%	5. 67%	3. 76%	1. 45%	5. 29%	1. 43%
Percent low wage employees								
50% or more low wage	2. 12%	3. 65%	3. 44%	3. 33%	4. 85%	3. 84%	2. 64%	2. 42%
Less than 50% low wage	0. 56%	1. 05%	0. 97%	1. 34%	0. 71%	1. 07%	0. 94%	0. 54%
Unknown	0. 76%	7. 64%	7. 09%	3. 84%	2. 58%	0. 96%	4. 38%	0. 71%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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